



The San Diego REALTOR®

THE TRUSTED VOICE OF SAN DIEGO REAL ESTATE

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What's Happening at SDAR • March 2009



JOIN US FOR THE 2009 EXPO & MEMBER APPRECIATION DAY

Mark your calendars for **Thursday, April 2, 2009** for the annual Expo and Trade Show at the Town and Country Resort in Mission Valley. This year, the Expo is being combined with Member Appreciation Day to bring you a full day of exciting events and informative breakout sessions. And, as always, the Expo will be packed with exhibits, industry experts, ideas and valuable information that attract thousands of attendees from all over San Diego County, Orange County, Los Angeles County and Riverside County.

The Risk Management Committee at the San Diego Association of REALTORS® is sponsoring their Spring Breakfast that morning at 8:00 a.m. These breakfasts are designed to provide you with "must-know" information and this time is no different. Cory Shepard will be the guest speaker and will be discussing "How to Sell HUD Owned Properties."

This year's Keynote Luncheon is being offered at a deeply discounted price to our members in honor of Member Appreciation Day. As with every year, dynamic guest speakers

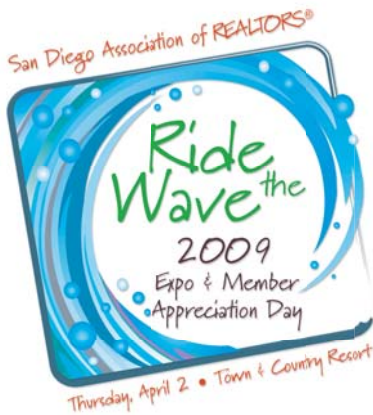
will discuss timely real estate related topics. KNSD's George Chamberlin will be there to share his economic outlook.

In addition, there will be nearly a dozen Breakout Sessions throughout the day to keep you on top of your business and help you ride the wave of today's market. For a complete list of the Breakout Sessions, please see page 7.

The Expo and Breakout Sessions are free to all attendees. The Risk Management Spring Breakfast and the Keynote Luncheon are each \$25 to attend. However, if you register for both events, the cost for SDAR members is only \$40...so sign up today and save!

As an additional token of appreciation to our members, SDAR is hosting a Happy Hour at 4 p.m. on the Expo floor.

Sponsorship and Exhibitor opportunities are still available. Please contact sales@sdar.com or (858) 715-8072 for more information. To register for Expo or for more detailed information, please visit www.sdarexpo.com.



PERIODICAL

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PRESIDENT'S PERSPECTIVE

SPRING FORWARD

Spring is the season generally viewed as a time of growth, renewal, and sometimes the start of better times. 2009 seems to be flying by, and every day I feel more optimistic that we are indeed seeing the start

of better times. I am inspired by the numbers we are seeing in our monthly statistics. January showed an increase in sales volume and transactions coupled with reduced market times. February's statistics (see the Statistics pages 7 - 10) show that sales continue to outpace last year. In addition, the median sales prices are pointing to a leveling out of the market.

If you followed the life cycle of the recent American Recovery and Reinvestment Act, you know that legislation seems to change every week and often overnight. It takes an army to keep up with all these changes,

and REALTORS® are fortunate to have a small army of lobbyists to do so for us. NAR and the countless REALTORS® who contacted their legislators have ensured that housing is a priority in Washington, D.C. and Sacramento.

An example of legislation that you should be aware of is the state's budget. As part of the budget package, Governor Schwarzenegger signed into law a 90-day moratorium on California home foreclosures. The moratorium is for owner-occupied homes where the first loan was recorded between Jan. 1, 2003 and Jan. 1, 2008. However, the law also enables state regulators

to grant loan servicers exemptions, allowing them to foreclose if the lenders have a mortgage modification program in place that meets certain criteria. C.A.R. and SDAR are watching this closely and will continue to provide updates, as it is widely believed there are loopholes and homes will continue to be foreclosed while the new program is rolled out. The new law will go into effect in late May.

As your association, it is the job of SDAR to make your job easier. By providing you with services such as legislative advocacy, it is my hope that you are able to focus your attention on your business and your family. We will continue to monitor potential legislation and advocate for private property rights. I hope you will also take advantage of the many existing and new educational courses SDAR provides to keep you current and expand your real estate opportunities.

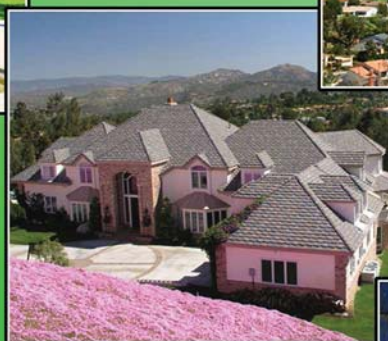
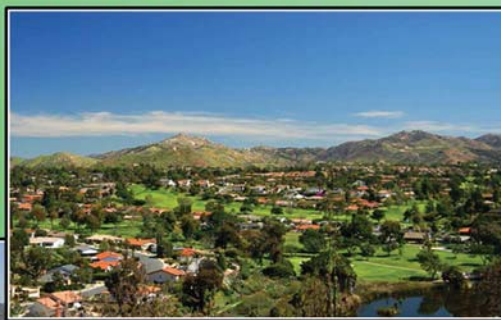
Lastly, I encourage you to join your fellow REALTORS® and real estate affiliates at the 2009 Expo and Member Appreciation Day on April 2. Please see the front page for more information. If you've never been, this is a great opportunity to see one of the many benefits you have as an SDAR member. As always, there will be informative events and educational sessions throughout the day. Stop by the SDAR booth to talk to our friendly staff, and please stop and introduce yourself should you see me walking the floor of the trade show.

All the best,

Erik Weichelt

2009 SDAR President

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MICHAEL T. MERCURIO

As we near the end of the first quarter, I am pleased to report that the association remains strong. Our membership levels are growing, which bears good tidings for the real estate industry. But that doesn't mean we are slowing down. We are continuing to explore new services that we can offer our members. There are several task forces working toward this endeavor, and the SDAR Education Committee has been working on developing new classes and recreating existing ones.

I am also pleased to announce the launch of our new radio show on AM 600 KOGO. This weekly feature on Sunday morning from 9 a.m. to 10 a.m. will give SDAR the forum to

share information about real estate to a broad audience. The show, hosted by George Chamberlin, will include discussions on timely topics, expert guests, and questions from callers. Tune in Sunday mornings to hear "The Trusted Voice of Real Estate" on the airwaves.

One way that you, the member, can help us provide you with the tools to be successful is to take the annual Membership Survey. Each March, we send this survey out to the entire membership and ask for feedback. It is one of the many ways that we seek your input in developing education courses and other services. I encourage you to take the survey, as we can only help provide the services

that are most important to you if we know what they are. Your opinion counts, so we welcome your input at any time. If you have ideas you wish to share with a particular department, visit www.sdar.com and click on "Contact SDAR."

Every year SDAR sponsors a project with Rebuilding Together San Diego, an organization dedicated to revitalizing homes and neighborhoods for low-income homeowners and communities in need. For those of you who have volunteered in the past, you know what a rewarding experience this can be. If you've never participated, I strongly encourage you to volunteer this year. Join our Volunteer Coordinators, House

Captain, and Rebuilding Together's Board President at a free Volunteer Luncheon on March 24 for a detailed presentation about the project and how you can help.

I would like to personally thank you for allowing SDAR to provide you with your membership needs.

Best regards,

Michael T. Mercurio

Chief Executive Officer

BOARD OF DIRECTORS HIGHLIGHTS OF FEBRUARY 2009 MINUTES

• President's Report: Erik

Weichert reported that he attended the January C.A.R. meetings, and has done several television and newspaper interviews since the beginning of the year. He also met with the Residential Real Estate Director of the Burnham-Moores School of Real Estate at USD with regard to utilizing their economists to improve SDAR data reporting.

• President-Elect's Report:

Mark Marquez reported that he attended the East San Diego County Association of REALTORS® installation, as well as a meeting at SDAR with NAR representatives to discuss plans to host the NAR Convention in San Diego this November.

• Vice President's Report: Chris

Anderson reported that since the first of the year she has attended installations for the East San Diego County Association of REALTORS® and the Poway Real Estate Professionals.

• Treasurer's Report: The

December statements noted \$170,000 year-end income for 2008. Bob Kevane reported that SDAR has an opportunity for a program on KOGO Radio on Sunday mornings to discuss real estate for an hour.

• Sandicor Report: Bruce

Bourdon reported that Sandicor's current agent count is approximately 20,200, and the assistant count is 1,600. He also reported that Sandicor adopted motions approving new rules regarding using "MLS" in URLs, and adopted NAR's model for VOW rules.

• EVP/CEO's Report: Mike

Mercurio reported that new members continue to transfer to SDAR. He noted that resumes are being received for the position of SDAR Legal Counsel.



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AFFILIATE SPOTLIGHT

Bank of America has been an Affiliate Member at SDAR for many years. They have participated and sponsored a variety of events such as Expo and Member Appreciation Day. I spoke with Brianne Pham, Senior Vice President/Mortgage Sales Manager for the San Diego area who has been an Affiliate Member for over 5 years.

SDAR: Share with us your back-

ground and brief history of Bank of America's growth in the San Diego market.

Brianne: I have been in the mortgage industry for 22 years and with Bank of America for 11 years as Senior Vice President/Mortgage Sales Manager. I'm pleased to say that Bank of America is one of the strongest and most stable financial institutions in America today. We are committed to putting qualified customers in homes and making sure they stay. That is why we no longer offer products that aren't beneficial to the borrowers. In addition, we have among the largest specialized sales forces in the industry

to help find mortgage solutions for homebuyers.

SDAR: What SDAR events has your company participated in and how?

Brianne: Bank of America has been participated in the SDAR's EXPO every year and always as Platinum or a Gold Sponsor.

SDAR: How has being an Affiliate Member of SDAR affected your business growth?

Brianne: Being an Affiliate Member of SDAR, not only do we have the opportunity to be featured in your publications such as this one, but we also have the ability to link Bank of

America's website to SDAR's website. It's an excellent way to show our support to the real estate community that Bank of America is here to serve and we are open for business right in your neighborhood!

SDAR: What products and services can you provide to SDAR members? Do you have anything new and exciting in the works?

Brianne: There are so many products and services that Bank of America can provide to all SDAR's members. Please contact me at (619) 321-0559 to discuss your individual needs.

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MEDIATION OF PROPERTY DISPUTES

By Emily Riley Guerrero, Esq.

In the current market, agents, brokers, and attorneys should look to mediation as a way to save their clients money and get a mutually agreeable solution for everyone. In order to get more insight into the mediation of real estate disputes, I interviewed a few experienced mediators.

My first interview was with Mediator Harold Coleman. After working as an engineer, he went to law school and became an attorney specializing in real estate and construction law. In 2004, he became a full-time provider of mediations, along with arbitration and training.

Q: What is mediation?

A: It is a process of dispute resolution in which a neutral and objective third party, without any vested interest in the outcome of a dispute, intervenes with the consent of the parties in the conflict and assists the parties with opening communication lines, exploring means and interests, and developing options whereby they can enter into a mutually satisfactory resolution of the issue on terms that are acceptable to them both.

Q: What types of disputes are particularly appropriate for mediation?

A: All disputes are good for mediation from a subject matter standpoint, so long as the parties are there in good faith and are sufficiently motivated to solve the issues at hand. It's more about attitude than subject matter. The minimum predicates for a successful mediation are good faith, an open mind, and a genuine commitment to joint problem solving.

Q: Are there certain red flags that a REALTOR® can look for that indicate they might need to go to mediation?

A: Any rumblings from the client about what the agent did, didn't do, or should have done. Run to mediation before the matter escalates.

Q: What would you recommend so that parties can make the most of their mediation?

A: The parties should get in the right attitudinal frame of mind before arriving at the mediation. They need to prepare themselves for resolution, not for competitive and adversarial dialogue. A mediation is not about

finding fault and assessing blame. It is about appreciating different perspectives, facilitating a better understanding of the issues, and finding a way to solve the problem even if the parties don't agree on the facts, circumstances, and history surrounding the problem. Parties need to realize that it is unlikely they will get everything they want. Success in mediation occurs when the parties recognize their core needs and concerns in a mutually acceptable fashion. Some parties may want to prove the other side wrong, but that is not the role of the mediator. The mediator does not decide the case, and the mediator does not take sides. If the parties want someone to decide their case, we have processes for that: It's called a judge and a jury.

Q: Should parties bring an attorney to mediation?

A: Maybe. It depends on the complexity of the issues, how communicative the parties are with one another, how emotionally invested the parties are, and the level of trust the parties have for one another. Bringing in an attorney too quickly can be counterproductive unless the attorneys have prepared themselves attitudinally for collaborative problem solving. An adversarial attorney can pose a challenge to a mediation.

Q: What factors are important in reaching a settlement?

A: Respectful dialogue and preparation. The parties should have all the necessary background information and any other data necessary for them to engage in a productive negotiation process. Before coming to mediation, the parties should earnestly ask themselves what their own core needs and interests are.

Q: What are some goals in a mediation other than settlement?

A: Mediation allows the parties to better understand the perspective of the other party, gain an objective assessment of the level of risk involved, and understand what would be the best-case scenario if that party doesn't achieve a settlement. In looking at the mediation process, people often measure mediation success in terms of a "deal". The deal is not the sole indicator of success. The ability to make an

informed decision as opposed to an emotional reaction is also a measure of mediation success.

Q: What do you think are the benefits of mediation?

A: Control of how much time is lost and control of the risk associated with resolving conflict through adversarial processes. Mediation allows the parties to restore their relationship, continue their goodwill, and avoid negative publicity. Put simply, mediation gives the parties peace of mind.

I also spoke with Bill Simmons, a mediator at the Real Estate Mediation Center. Bill has been a member of the California Bar since 1965.

Q: When should a REALTOR® think about going to mediation?

A: Mediation should be used much more often than it is. A REALTOR® could even use mediation in the middle of a transaction. Mediation would

be particularly useful in a situation where an agent is having issues with a sale, and the agent can't resolve the issues quickly on their own. Brokers in particular should be resolving their commission disputes with other brokers in mediation. Often, brokers go straight to arbitration because each side thinks they are 100% right. However, in a close case, mediation is a good option.

Q: How would you instruct a REALTOR® who said they were afraid of suggesting mediation because they were afraid of giving legal advice?

A: An agent should be specific about the fact that it's not his/her job to inform clients of their legal rights and exposure. However, an agent can recommend mediation.

Q: What are the benefits of mediation?

A: Through mediation, you can get

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REAL ESTATE LICENSEE ADVERTISING

Last year Governor Arnold Schwarzenegger signed SB 1461, which requires a real estate licensee to disclose his or her Department of Real Estate license number on all "solicitation materials intended to be the first point of contact with consumers" and on real property purchase agreements when acting as an agent in those transactions. This law goes into effect on July 1, 2009.

The statute defines "solicitation materials intended to be the first point of contact with consumers" to include:

- business cards
- stationery
- advertising flyers
- other materials designed to solicit the creation of a professional relationship between the licensee and a consumer

Excluded from the definition are the following:

- an advertisement in print or electronic media
- "for-sale" signs and specified classified rental advertisements

This law amended California Business and Professions Code Section 10140.6. The real impact of this new law is on licensees involved in real estate sales transactions. Under another law—California Business and Professions Code Section 10236.4—mortgage loan brokers already were required to include their license number on "a solicitation for borrowers or potential investors." However, mortgage loan brokers don't have the exclusion from print or electronic media that real estate licensees doing sales have under this new law (e.g., newspaper, magazine, or online ads).

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STATE ISSUES

\$10,000 Tax Credit on New Home Purchases: As part of the recent state budget agreement, the governor and legislative leaders passed a tax credit for new home purchases. The new law, enacted by SB X2 15 (Ashburn), applies to any purchase (close of escrow) of a home as a buyer's principal residence between March 1, 2009 and March 1, 2010. The home has to be either new or previously unoccupied when purchased. The tax credit is 5% of the sale price of the home, not to exceed \$10,000, and the credit has to be spread over three (3) years, starting with the year in which the home is purchased. The purchaser must live in the home for at least two years or the credit has to be repaid to the State.

Septic Regulation Update: AB 855, which became law in 2001, requires the State Water Resources Control Board to create regulation that will set the standards for the use and permitting of septic systems. C.A.R., after working for years to ensure that the eventual regulations are not overly burdensome to property owners or businesses, had to oppose the current proposal.

Concerns about the current draft of the proposed regulations include:

- Cost of achieving compliance is too burdensome and costly and hurts housing affordability

- Regulations need to allow for an effective, pragmatic variance process, where local government regulators can make site-specific exceptions to the regulations and determinations of "functional equivalency" for local conditions.
- The owners of existing septic systems with supplemental treatment systems will now be required to maintain and transfer technical documents at point of sale, which is problematic in many ways.
- The groundwater testing requirements are overkill. Testing should be changed to a fecal and bacterial sampling, which show a direct nexus to a failing system.

C.A.R. believes that the State Water Board needs to revise these proposed regulations so that they are fair to property owners. "Fair" means:

- Regulations should only apply to systems with a problem, not every system across California
- Variances should be allowed when a substantially equivalent result can be reached.
- Local water groundwater quality agencies, not homeowners, should be required to maintain technical documents
- Groundwater monitoring should be limited to sites with confirmed

septic contaminations

- Not at Point of Sale: Point of Sale is NEVER an appropriate time to trigger regulatory compliance

NATIONAL ISSUES

H.R. 1, Economic Recovery and Reinvestment Act: This legislation reinstates the 2008 loan limits in those counties where the loan limits went down in 2008-2009. In most areas the loan limits decreased dramatically because of the statutory reduction from 125% of median home price to 115% of median home price, but in addition the agencies recalculated the median home prices, which resulted in a large decline. For those 50 or so counties where the limit went up, they would keep their 2009 limit. The Senate is now considering its own ver-

sion of the stimulus package. C.A.R. and NAR are working to ensure that language similar to that contained in the House bill is included in this version as well.

San Diego County's New FHA Mortgage Limits are: One-Family: \$697,500; Two-Family: \$892,950.

Homebuyer Tax Credit: The bill provides for an \$8,000 tax credit available to first-time home buyers for the purchase of a principal residence on or after January 1, 2009 and before December 1, 2009. The credit does not require repayment. Most of the mechanics of the credit will be the same as under the 2008 rules: The credit will be claimed on a tax return to reduce the purchaser's income tax liability. If any credit amount remains unused, then the unused amount will be refunded as a check to the purchaser.

WIN A FREE TRIP TO SACRAMENTO

Two lucky winners will have the chance to go to Sacramento for the California Association of REALTORS® (C.A.R.) Legislative Day taking place on Wednesday, June 3, 2009. The names will be drawn after the 2009 Expo & Member Appreciation Day on April 2, 2009. One winner will be chosen from among the members who have contributed to the REALTOR® Action Fund prior to April 2. The other will be chosen from among those who visit the SDAR Booth and make a contribution at the Expo.

C.A.R. Legislative Day is packed full of activities. In the morning you will join thousands of your fellow REALTORS® from all over the state for the Morning Briefing which includes a keynote speaker. One of the most notable speakers in the past was Governor Arnold Schwarzenegger. After the briefing, attend a lunch with C.A.R. Directors from SDAR and the other REALTOR® associations in San Diego County. This lunch also features a guest speaker with firsthand knowledge of politics in Sacramento. After lunch, you will walk over to the Capitol for meetings with San Diego's legislative delegation from both the Assembly and Senate. The

California REALTOR® Showcase will be open as well, should you wish to visit the exhibit hall that day.

The REALTOR® Action Fund is comprised of the Political Action Committees (PACs) that represent you in the halls of government. In today's political arena, you need strength in numbers. By joining thousands of other REALTORS®, you make a real impact with local, state and federal policy makers. And when it comes to opening their doors, REALTOR® PACs have the power to deliver your views.

Contributions at any level make you eligible for the drawing. The trip will include same-day round-trip airfare and reimbursement for transportation to and from the airport. If you are unsure if you have contributed to the REALTOR® Action Fund or for more information, please call (858) 715-8005.



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SDAR Expo and Member Appreciation Day • Thursday, April 2, 2009 • Town & Country Resort
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2009 Expo & Member Appreciation Day Schedule

Thursday, April 2nd 2009

7:00 a.m. REGISTRATION OPENS

8:00 a.m. RISK MANAGEMENT SPRING BREAKFAST – GRAND BALLROOM

"How to Sell HUD Owned Properties"
Cory Shepard
(Ticketed event, preregistration required to attend)

9:00 a.m. EXPO DOORS OPEN – ATLAS BALLROOM

9:00 a.m. - 10:15 a.m. BREAKOUT SESSION A Pacific Salon 1

1. Thinking about getting into commercial real estate?
Curtis Gabhart, 2009 President, CRA San Diego

10:15 a.m. – 10:30 a.m. MORNING BREAK

10:30 a.m. – 11:45 p.m. BREAKOUT SESSION B Pacific Salon 1

1. What's new in Loan Modifications
Joe Detmer, US Bank; Brianne Pham, Bank of America

Pacific Salon 2

2. Don't get caught in a foreclosure scam!
Bonnie Dumanis, San Diego County District Attorney
Michael Groch, San Diego County District Attorney's Office

12:00 p.m. KEYNOTE LUNCHEON GRAND BALLROOM

(ticketed event - preregistration required to attend)
George Chamberlin, KOGO Radio; Editor San Diego Daily Transcript
Shannon B. Jones, Attorney at Law, Current Risk Management Issues Affecting Real Estate Professionals

1:15 p.m. – 2:30 p.m. BREAKOUT SESSION C Pacific Salon 1

1. First Time Homebuyers
(1) Dee Sodano, Community HousingWorks
(2) Ed Smith (President-Elect California Assoc. Mortgage Brokers)
(3) Erik Weichelt & (4) Mark Marquez, Weichert REALTORS® Elite
Raylene Brundage, Moderator

Pacific Salon 2

2. The new laws affecting real estate & YOU!
Gov Hutchinson, C.A.R. Legal

Pacific Salon 3

3. Do you know how to market online for FREE?
Mike Barnett, InternetCrusade
Beto Juarez, SDAR Information Technology Director

2:30 p.m. – 2:45 p.m. AFTERNOON BREAK

2:45 p.m. – 4:00 p.m. BREAKOUT SESSION D Pacific Salon 1

1. Distressed homebuyers/owners
Dee Sodano, Community HousingWorks

Pacific Salon 2

2. REO & Short Sale Business
Erik Weichelt, 2009 SDAR President
Jacqueline A. Oliver, Esq.

Pacific Salon 3

3. Shatter the ground in apartment building brokerage!
Curtis Gabhart, 2009 President, CRA San Diego

4:00 p.m. – 5:00 p.m. HAPPY HOUR & AWARDS IN THE EXPO!

* All topics, speakers & events are subject to change without notice.

Protect yourself

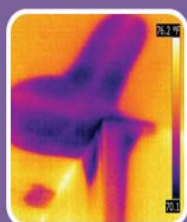
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FEBRUARY STATISTICS DETACHED HOMES

		Current Year - 2009						Previous Year - 2008					
		SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*		SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*	
Zip Code	Market Area	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD
91901	Alpine	15	30	124	97	\$400,000	\$402,500	7	16	96	135	\$590,000	\$595,000
91902	Bonita	8	17	34	57	\$433,500	\$437,000	4	9	69	71	\$645,000	\$560,000
91905	Boulevard	0	0	0	0	\$0	\$0	0	2	0	83	\$0	\$248,250
91906	Campo	4	9	118	152	\$125,450	\$162,000	1	2	35	41	\$230,000	\$270,750
91910	Chula Vista	32	57	55	59	\$281,500	\$320,000	26	50	74	89	\$412,500	\$416,000
91911	Chula Vista	47	82	80	73	\$264,470	\$282,250	21	46	78	70	\$365,000	\$363,500
91913	Chula Vista	32	87	79	63	\$400,000	\$388,000	20	44	75	84	\$438,000	\$457,750
91914	Chula Vista	19	44	93	78	\$530,000	\$507,500	8	12	131	129	\$625,000	\$610,000
91915	Chula Vista	35	75	70	76	\$355,000	\$355,000	14	30	103	111	\$443,000	\$467,500
91916	Descanso	1	2	97	84	\$264,000	\$184,500	2	2	84	84	\$249,000	\$249,000
91917	Dulzura	0	1	0	46	\$0	\$200,000	0	0	0	0	\$0	\$0
91931	Guatay	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
91932	Imperial Beach	3	7	30	35	\$319,900	\$319,900	2	8	175	64	\$1,123,000	\$477,500
91934	Jacumba	1	4	67	37	\$72,900	\$53,450	1	2	22	67	\$89,900	\$92,450
91935	Jamul	2	4	40	53	\$515,000	\$347,500	2	5	124	137	\$734,375	\$718,000
91941	La Mesa	19	40	84	77	\$375,000	\$350,500	13	37	64	70	\$417,000	\$465,000
91942	La Mesa	7	19	20	52	\$385,000	\$340,000	3	10	56	56	\$405,000	\$402,500
91945	Lemon Grove	10	32	79	63	\$262,500	\$230,000	8	16	98	87	\$343,950	\$329,950
91948	Mount Laguna	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
91950	National City	21	47	48	63	\$210,900	\$210,000	5	14	102	98	\$275,000	\$305,750
91962	Pine Valley	3	4	223	172	\$179,900	\$185,950	0	1	0	147	\$0	\$299,000
91963	Potrero	0	2	0	62	\$0	\$204,000	0	0	0	0	\$0	\$0
91977	Spring Valley	51	96	55	63	\$255,000	\$237,250	14	43	81	65	\$305,450	\$309,900
91978	Spring Valley	9	12	68	84	\$350,000	\$335,000	2	6	20	50	\$452,500	\$446,000
91980	Tecate	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
92003	Bonsall	1	5	159	111	\$490,000	\$490,000	1	2	33	110	\$1,055,000	\$740,000
92004	Borrego Springs	4	7	209	263	\$157,500	\$150,000	2	5	82	112	\$297,500	\$409,900
92007	Cardiff By The Sea	2	3	147	154	\$409,650	\$443,500	3	10	92	58	\$875,000	\$1,115,000
92008	Carlsbad	10	14	83	78	\$542,500	\$522,500	6	13	66	77	\$542,500	\$675,000
92009	Carlsbad	13	34	109	93	\$598,000	\$600,050	19	33	106	91	\$798,000	\$760,742
92010	Carlsbad	4	10	105	127	\$482,500	\$482,500	6	10	66	78	\$582,500	\$595,000
92011	Carlsbad	10	18	59	77	\$704,000	\$704,000	16	27	50	69	\$812,500	\$740,000
92014	Del Mar	6	12	80	90	\$1,610,000	\$1,517,500	3	10	89	106	\$1,700,000	\$1,750,000
92019	El Cajon	19	37	61	57	\$320,000	\$325,000	17	34	91	85	\$475,000	\$471,500
92020	El Cajon	12	38	147	85	\$306,500	\$279,500	5	22	90	83	\$399,900	\$452,450
92021	El Cajon	18	44	103	92	\$295,000	\$295,000	15	23	59	81	\$355,000	\$370,000
92024	Encinitas	21	42	68	70	\$607,000	\$624,500	21	43	74	98	\$1,100,000	\$1,079,000
92025	Escondido	22	47	97	75	\$212,250	\$210,500	13	16	117	104	\$280,000	\$334,500
92026	Escondido	37	71	86	83	\$260,000	\$265,000	18	29	77	68	\$419,475	\$438,950
92027	Escondido	51	110	72	77	\$250,000	\$238,000	19	52	117	103	\$340,515	\$366,400
92028	Fallbrook	29	52	105	104	\$320,000	\$317,500	21	44	113	101	\$400,000	\$435,000
92029	Escondido	7	17	66	52	\$334,900	\$329,900	11	16	101	127	\$525,000	\$518,250
92036	Julian	1	3	143	133	\$75,000	\$385,000	2	4	268	199	\$315,000	\$327,500
92037	La Jolla	9	23	80	100	\$1,357,500	\$1,500,000	12	26	165	121	\$2,037,500	\$1,696,500
92040	Lakeside	16	34	85	88	\$244,950	\$300,500	13	27	96	87	\$400,000	\$378,000
92054	Oceanside	14	34	93	78	\$262,500	\$287,500	22	35	57	81	\$400,000	\$417,000
92056	Oceanside	35	75	63	65	\$309,000	\$318,000	18	38	59	64	\$387,450	\$377,900
92057	Oceanside	39	92	72	65	\$325,000	\$285,000	26	59	85	79	\$405,500	\$415,000
92058	Oceanside	7	17	91	62	\$320,000	\$315,000	0	0	0	0	\$0	\$0
92059	Pala	1	1	344	344	\$640,000	\$640,000	0	0	0	0	\$0	\$0
92060	Palomar Mountain	0	1	0	458	\$0	\$185,000	1	1	4	4	\$260,000	\$260,000
92061	Pauma Valley	1	2	131	74	\$385,000	\$295,000	0	0	0	0	\$0	\$0

		Current Year - 2009						Previous Year - 2008					
		SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*		SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*	
Zip Code	Market Area	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD
92064	Poway	23	43	53	53	\$385,000	\$395,000	26	41	65	67	\$532,500	\$551,000
92065	Ramona	25	47	99	105	\$334,000	\$321,000	15	28	99	114	\$419,000	\$414,500
92066	Ranchita	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
92067	Rancho Santa Fe	3	7	110	154	\$2,700,000	\$2,700,000	9	15	139	134	\$2,331,000	\$2,800,000
92068	San Luis Rey	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
92069	San Marcos	30	53	59	62	\$305,500	\$303,000	18	28	93	85	\$397,500	\$414,500
92070	Santa Ysabel	0	0	0	0	\$0	\$0	0	1	0	367	\$0	\$250,000
92071	Santee	23	48	77	79	\$320,000	\$317,500	21	38	70	72	\$340,000	\$358,750
92075	Solana Beach	0	7	0	117	\$0	\$990,000	4	7	9	33	\$1,887,500	\$1,400,000
92078	San Marcos	25	58	74	73	\$479,000	\$479,500	23	50	79	92	\$523,900	\$550,000
92081	Vista	8	23	74	67	\$371,500	\$373,000	10	28	105	88	\$429,800	\$428,750
92082	Valley Center	5	17	49	91	\$370,000	\$370,000	6	15	114	135	\$474,500	\$600,000
92083	Vista	24	46	70	54	\$215,000	\$222,500	14	22	124	120	\$341,750	\$339,750
92084	Vista	17	43	79	85	\$250,000	\$260,000	16	33	105	91	\$440,000	\$442,900
92086	Warner Springs	0	0	0	0	\$0	\$0	1	2	116	150	\$130,000	\$95,000
92091	Rancho Santa Fe	2	2	126	126	\$1,692,500	\$1,692,500	1	2	64	39	\$7,750,000	\$5,190,000
92093	La Jolla	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
92101	San Diego Downtown	1	1	71	71	\$480,000	\$480,000	0	2	0	38	\$0	\$563,000
92102	San Diego	13	26	74	69	\$160,000	\$217,250	5	7	66	57	\$209,000	\$209,000
92103	Mission Hills	9	14	53	75	\$600,000	\$573,125	3	14	25	71	\$400,000	\$621,000
92104	North Park	9	14	110	99	\$470,000	\$484,500	16	30	74	75	\$373,500	\$434,500
92105	East San Diego	29	49	53	64	\$181,000	\$181,000	11	18	77	88	\$275,000	\$275,000
92106	Point Loma	10	16	95	91	\$770,000	\$778,500	5	7	89	77	\$760,000	\$852,500
92107	Ocean Beach	9	11	69	68	\$682,800	\$682,800	5	18	50	47	\$957,400	\$845,000
92108	Mission Valley	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
92109	Pacific Beach	4	13	149	93	\$749,675	\$760,000	8	17	47	58	\$753,648	\$780,000
92110	Old Town SD	2	7	210	106	\$479,000	\$470,000	4	10	51	35	\$511,000	\$567,500
92111	Linda Vista	6	15	40	70	\$377,500	\$360,000	7	17	85	77	\$440,000	\$430,000
92113	Logan Heights	19	35	71	55	\$132,000	\$130,000	2	6	71	77	\$334,500	\$330,000
92114	Encanto	53	124	76	69	\$185,000	\$185,000	18	41	98	95	\$297,000	\$290,000
92115	College Grove	21	39	79	71	\$280,000	\$303,000	13	33	51	68	\$369,000	\$369,000
92116	Normal Heights	11	21	52	44	\$347,900	\$355,000	9	26	92	80	\$555,000	\$480,000
92117	Clairemont Mesa	28	41	40	42	\$381,250	\$380,000	13	24	62	57	\$421,000	\$471,413
92118	Coronado	5	8	114	153	\$975,000	\$1,037,500	2	5	140	104	\$1,675,000	\$1,300,000
92119	San Carlos	11	18	85	80	\$410,000	\$406,250	7	14	93	79	\$460,000	\$410,000
92120	Del Cerro	4	13	9	56	\$412,500	\$425,000	11	17	82	68	\$570,000	\$570,000
92121	Sorrento	1	2	42	23	\$725,000	\$680,000	1	3	97	61	\$855,000	\$725,000
92122	University City	5	10	45	53	\$663,900	\$535,450	4	11	59	49	\$761,290	\$688,500
92123	Serra Mesa	5	13	53	82	\$380,000	\$373,000	10	19	80	75	\$462,500	\$425,000
92124	Tierrasanta	12	18	80	75	\$552,500	\$520,500	3	7	79	71	\$525,000	\$525,000
92126	Mira Mesa	23	48	69	65	\$345,000	\$360,000	22	44	89	81	\$410,500	\$410,000
92127	Rancho Bernardo	23	44	72	71	\$667,042	\$674,500	17	41	81	72	\$745,000	\$780,000
92128	Rancho Bernardo	22	52	71	70	\$501,500	\$510,000	17	35	69	59	\$542,000	\$560,000
92129	Rancho Penasquitos	20	31	81	66	\$552,500	\$540,000	13	31	96	81	\$628,000	\$638,500
92130	Carmel Valley	18	39	89	76	\$735,000	\$826,000	20	49	46	58	\$987,450	\$920,000
92131	Scripps Miramar	14	27	50	54	\$657,450	\$530,000	12	25	77	73	\$772,250	\$730,000
92139	Paradise Hills	11	34	33	57	\$235,000	\$247,500	5	10	106	91	\$364,000	\$316,000
92145	Miramar	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
92154	Otay Mesa	42	83	82	86	\$338,500	\$327,000	15	35	62	68	\$375,000	\$375,000
92155	Amphibious Base	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
92161	La Jolla	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
92173	San Ysidro	10	20	77	75	\$269,000	\$270,000	2	6	20	62	\$314,500	\$375,000

FEBRUARY STATISTICS ATTACHED HOMES

Current Year - 2009							Previous Year - 2008				
		SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*			SOLD LISTINGS		MEDIAN PRICE*
Zip Code	Market Area	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD
91901	Alpine	1	2	1	34	\$195,000	\$182,500	0	1	0	\$0
91902	Bonita	5	7	70	60	\$176,000	\$160,000	2	3	266	\$229,000
91905	Boulevard	0	0	0	0	\$0	\$0	0	0	0	\$0
91906	Campo	0	0	0	0	\$0	\$0	0	0	0	\$0
91910	Chula Vista	17	28	60	84	\$165,000	\$161,000	11	14	132	\$235,000
91911	Chula Vista	19	39	61	64	\$125,000	\$125,000	4	9	125	\$211,000
91913	Chula Vista	21	36	83	92	\$224,000	\$217,500	6	13	143	\$267,500
91914	Chula Vista	11	19	72	64	\$221,126	\$219,900	5	5	60	\$290,000
91915	Chula Vista	13	26	96	69	\$215,000	\$230,500	4	16	105	\$285,500
91916	Descanso	0	0	0	0	\$0	\$0	0	0	0	\$0
91917	Dulzura	0	0	0	0	\$0	\$0	0	0	0	\$0
91931	Guatay	0	0	0	0	\$0	\$0	0	0	0	\$0
91932	Imperial Beach	0	6	0	66	\$0	\$321,799	2	7	72	\$254,500
91934	Jacumba	0	0	0	0	\$0	\$0	0	0	0	\$0
91935	Jamul	0	0	0	0	\$0	\$0	0	0	0	\$0
91941	La Mesa	5	7	91	99	\$164,000	\$164,000	4	8	53	\$145,500
91942	La Mesa	3	12	113	100	\$220,000	\$215,000	3	7	71	\$340,000
91945	Lemon Grove	3	6	78	124	\$81,900	\$110,000	1	2	14	\$199,900
91948	Mount Laguna	0	0	0	0	\$0	\$0	0	0	0	\$0
91950	National City	4	15	186	120	\$105,000	\$108,900	0	1	0	\$0
91962	Pine Valley	0	0	0	0	\$0	\$0	1	1	36	\$70,000
91963	Potrero	0	0	0	0	\$0	\$0	0	0	0	\$0
91977	Spring Valley	5	23	48	74	\$104,000	\$120,000	2	11	61	\$162,500
91978	Spring Valley	3	4	100	94	\$120,000	\$123,500	0	1	0	\$0
91980	Tecate	0	0	0	0	\$0	\$0	0	0	0	\$0
92003	Bonsall	4	5	71	58	\$109,950	\$110,000	1	3	62	\$275,000
92004	Borrego Springs	0	0	0	0	\$0	\$0	1	1	120	\$272,500
92007	Cardiff By The Sea	5	7	49	66	\$327,900	\$475,000	2	5	162	\$683,750
92008	Carlsbad	3	7	111	104	\$469,700	\$425,000	5	11	58	\$450,000
92009	Carlsbad	12	23	102	99	\$265,000	\$305,000	11	21	70	\$339,000
92010	Carlsbad	7	10	88	69	\$310,000	\$311,500	4	7	46	\$463,500
92011	Carlsbad	3	6	13	13	\$425,000	\$431,250	3	4	61	\$322,000
92014	Del Mar	3	4	59	82	\$860,000	\$867,500	2	7	211	\$888,750
92019	El Cajon	12	36	63	52	\$98,650	\$188,500	10	19	94	\$231,700
92020	El Cajon	18	35	102	78	\$80,250	\$97,000	8	11	69	\$162,450
92021	El Cajon	17	33	86	73	\$119,000	\$124,000	3	14	34	\$149,900
92024	Encinitas	2	11	24	65	\$370,750	\$448,000	8	16	65	\$622,000
92025	Escondido	10	22	76	75	\$100,000	\$105,000	8	13	130	\$170,000
92026	Escondido	10	26	76	57	\$109,500	\$104,450	3	8	92	\$150,450
92027	Escondido	11	21	72	51	\$77,000	\$95,000	4	9	88	\$237,450
92028	Fallbrook	1	2	68	92	\$72,000	\$161,000	1	2	107	\$360,000
92029	Escondido	2	3	110	116	\$225,000	\$250,000	0	1	0	\$0
92036	Julian	0	0	0	0	\$0	\$0	0	0	0	\$0
92037	La Jolla	10	25	70	101	\$472,944	\$513,000	19	37	109	\$605,000
92040	Lakeside	6	13	99	80	\$119,000	\$98,000	2	7	83	\$120,000
92054	Oceanside	5	11	182	137	\$185,000	\$121,000	5	17	136	\$253,000
92056	Oceanside	17	38	40	59	\$179,900	\$170,000	11	22	68	\$217,500
92057	Oceanside	31	53	82	73	\$125,000	\$127,000	12	25	64	\$197,500
92058	Oceanside	5	12	24	63	\$155,000	\$172,500	0	0	0	\$0
92059	Paia	0	0	0	0	\$0	\$0	0	0	0	\$0
92060	Palomar Mountain	0	0	0	0	\$0	\$0	0	0	0	\$0
92061	Pauma Valley	0	0	0	0	\$0	\$0	0	0	0	\$0

Current Year - 2009							Previous Year - 2008				
		SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*			SOLD LISTINGS		MEDIAN PRICE*
Zip Code	Market Area	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD
92064	Poway	4	6	55	43	\$178,500	\$184,925	6	10	105	\$316,175
92065	Ramona	3	5	162	235	\$139,900	\$142,000	0	0	0	\$0
92066	Ranchita	0	0	0	0	\$0	\$0	0	0	0	\$0
92067	Rancho Santa Fe	0	0	0	0	\$0	\$0	0	0	0	\$0
92068	San Luis Rey	0	0	0	0	\$0	\$0	0	0	0	\$0
92069	San Marcos	13	24	88	73	\$150,000	\$146,450	3	7	86	\$245,000
92070	Santa Ysabel	0	0	0	0	\$0	\$0	0	0	0	\$0
92071	Santee	20	39	79	85	\$171,000	\$189,000	6	13	47	\$189,950
92075	Solana Beach	8	11	121	103	\$561,250	\$585,000	7	9	116	\$535,000
92078	San Marcos	13	22	42	64	\$195,000	\$251,000	6	17	62	\$205,500
92081	Vista	4	5	91	81	\$177,500	\$160,000	2	5	147	\$275,250
92082	Valley Center	0	0	0	0	\$0	\$0	0	0	0	\$0
92083	Vista	4	7	80	81	\$128,750	\$147,500	1	6	253	\$210,000
92084	Vista	3	7	88	54	\$180,000	\$164,900	0	3	0	\$0
92086	Warner Springs	0	0	0	0	\$0	\$0	0	0	0	\$0
92091	Rancho Santa Fe	1	1	84	84	\$709,000	\$709,000	0	1	0	\$0
92093	La Jolla	0	0	0	0	\$0	\$0	0	0	0	\$0
92101	San Diego Downtown	44	100	50	72	\$388,750	\$388,847	36	80	96	\$460,000
92102	San Diego	3	8	34	37	\$233,500	\$206,500	6	11	110	\$521,250
92103	Mission Hills	13	25	110	118	\$400,000	\$348,500	12	28	89	\$504,995
92104	North Park	5	15	79	68	\$195,900	\$195,000	14	30	69	\$274,500
92105	East San Diego	10	27	85	86	\$80,000	\$80,000	5	12	81	\$129,000
92106	Point Loma	2	6	62	113	\$280,000	\$551,501	2	3	104	\$281,500
92107	Ocean Beach	5	8	46	69	\$254,000	\$267,500	3	7	63	\$350,000
92108	Mission Valley	10	28	137	77	\$222,500	\$203,500	12	25	77	\$199,500
92109	Pacific Beach	12	25	68	61	\$405,000	\$422,500	8	21	167	\$478,750
92110	Old Town SD	7	13	134	103	\$295,000	\$258,000	7	11	103	\$385,000
92111	Linda Vista	9	18	109	101	\$235,000	\$248,500	5	15	50	\$330,000
92113	Logan Heights	8	10	46	47	\$83,450	\$89,950	1	1	27	\$74,750
92114	Encanto	2	3	290	201	\$61,500	\$62,000	1	1	190	\$255,000
92115	College Grove	15	36	82	83	\$125,000	\$118,500	13	24	97	\$165,000
92116	Normal Heights	10	23	76	52	\$124,000	\$90,000	11	15	82	\$255,000
92117	Clairemont Mesa	8	14	58	65	\$298,000	\$272,500	3	6	112	\$215,000
92118	Coronado	2	4	129	207	\$510,000	\$594,500	3	6	165	\$1,500,000
92119	San Carlos	1	5	114	72	\$140,000	\$150,000	2	5	91	\$172,500
92120	Del Cerro	8	11	66	61	\$200,000	\$170,000	4	7	77	\$274,500
92121	Sorrento	0	0	0	0	\$0	\$0	2	6	39	\$409,000
92122	University City	11	23	119	83	\$327,700	\$325,000	19	29	73	\$345,000
92123	Serra Mesa	7	21	102	83	\$319,000	\$204,000	6	12	74	\$349,450
92124	Tierrasanta	4	7	107	132	\$356,250	\$324,000	2	3	101	\$346,500
92126	Mira Mesa	12	30	57	74	\$210,000	\$199,000	13	22	68	\$225,000
92127	Rancho Bernardo	6	17	115	90	\$276,495	\$303,500	7	17	61	\$240,000
92128	Rancho Bernardo	15	27	89	91	\$245,000	\$245,000	12	32	53	\$327,450
92129	Rancho Penasquitos	9	18	68	47	\$196,000	\$183,000	7	19	49	\$215,000
92130	Carmel Valley	9	20	42	34	\$400,000	\$400,000	22	31	41	\$469,775
92131	Scripps Miramar	3	12	35	58	\$310,000	\$305,000	7	14	91	\$310,000
92139	Paradise Hills	12	44	86	68	\$132,500	\$140,000	8	16	65	\$245,000
92145	Miramar	0	0	0	0	\$0	\$0	0	0	0	\$0
92154	Otay Mesa	19	47	60	62	\$147,000	\$150,000	7	21	81	\$250,000
92155	Amphibious Base	0	0	0	0	\$0	\$0	0	0	0	\$0
92161	La Jolla	0	0	0	0	\$0	\$0	0	0	0	\$0
92173	San Ysidro	6	20	51	70	\$103,075	\$107,575	1	6	95	\$183,000

GROUP TOTAL COUNTS: 664 1425 460 966

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*The median home price is the price where half of the homes sold for more and half sold for less. It is a more typical price measure than average, which can be skewed high by a relative handful of million-dollar plus transactions.

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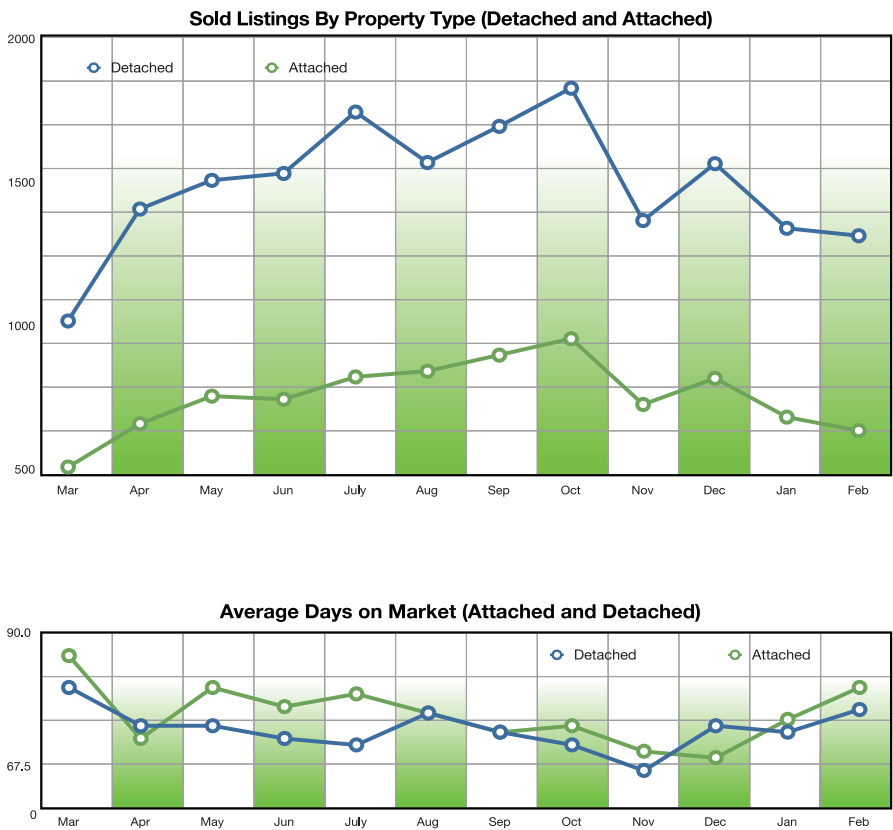
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COMPARATIVE SALES - EXISTING HOMES - FEBRUARY 2009 SAN DIEGO COUNTY

ATTACHED				DETACHED			
	Sales	% Change from Prior Year	% Change from Prior Month	Sales	% Change from Prior Year	% Change from Prior Month	
1 Total Sales Volume February 2009	\$158,118,418	-5.623	-12.341	\$532,545,286	-0.583	-7.903	
2 Average Sales Price February 2009	\$238,130	-34.618	-6.136	\$396,534	-34.339	-6.121	
3 Median* Sales Price February 2009	\$185,000	-37.280	-2.630	\$335,000	-23.860	2.440	
4 Sold Listings February 2009	664	44.348	-6.610	1,343	51.409	-1.899	
5 Average Days on Market February 2009	79	-8.140	5.333	76	-8.434	4.110	
6 Total Sales Volume February 2008	\$167,538,718	\$535,668,060		\$520,886,109			
7 Average Sales Price February 2008	\$364,215	\$603,910		\$641,485			
8 Median* Sales Price February 2008	\$295,000	\$440,000		\$475,500			
9 Sold Listings February 2008	460	887		812			
10 Average Days on Market February 2008	86	83		81			

ATTACHED				DETACHED			
	Sales	% Change from Prior Year	% Change from Prior Month	Sales	% Change from Prior Year	% Change from Prior Month	
11 Total Sales Volume YTD 2009	\$347,788,414	-4.303		\$1,138,685,354	-1.361		
12 Average Sales Price YTD 2009	\$244,062	-35.128		\$407,547	-34.123		
13 Median* Sales Price YTD 2009	\$188,000	-36.590	N/A	\$330,000	-28.250	N/A	
14 Sold Listings YTD 2009	1,425	47.516		2,794	49.732		
15 Average Days on Market YTD 2009	76	-9.524		74	-10.843		
16 Total Sales Volume YTD 2008	\$363,427,563			\$1,154,398,609			
17 Average Sales Price YTD 2008	\$376,219			\$618,649			
18 Median* Sales Price YTD 2008	\$296,500			\$459,950			
19 Sold Listings YTD 2008	966			1,866			
20 Average Days on Market YTD 2008	84			83			

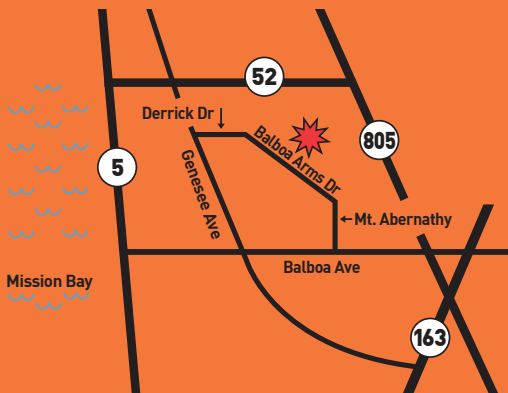
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ROBERT F. KEVANE

TAX TIME JUST AROUND THE CORNER

April 15 is a day that many cringe to think about. It's that time of year when you are rushing to find all those receipts you tossed in a box and preparing yourself for the possibility of cutting a big check to Uncle Sam. I wish I could give you an easy tip for avoiding the tension caused by taxes, but you know how the saying goes (death and taxes!). Here are some things to consider discussing with your tax preparer when filing your taxes this year and when planning ahead for next.

Itemizing: It can seem very daunting and might not have been worth the hassle in the past, but this may be the year to investigate if itemizing is right for you. You may find that this leads to a lower tax bill than if you just take the standard deduction. Your tax advisor and even many of the online tax filing systems can tell you which will save you more.

Retirement Funding: In many instances, you can direct money to your retirement account, i.e. 401(k), IRA, and earn tax breaks on your con-

tributions. If you are lucky enough to receive a tax refund this year, this may be a good place to put it for a long-term investment.

Health Care: Investigate a Health Savings Account (HSA). An HSA allows you to save on a tax-free basis toward current or future medical expenses. There are high deductibles associated with HSAs so do some research and talk with your tax advisor to see if this is a good option for you.

Housing: Ask any REALTOR® and they will tell you that home ownership is one of the best investments you can make for your future and that of your family. The recently signed American Recovery and Reinvestment Act of 2009 provides for a \$8,000 tax credit for first-time home buyers for the purchase of a principal residence on or after January 1, 2009 and before December 1, 2009. This credit does not require repayment.

If you purchased a home after April 9, 2008, you may be eligible for a \$7,500 credit, which is more like an interest-free loan. All eligible pur-

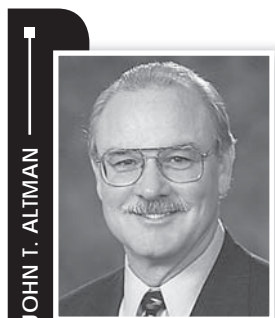
chasers who claimed the 2008 credit will still be required to repay it over 15 years, starting with their 2010 tax return. There are also Energy Efficient Housing tax credits available for purchases of items such as new furnaces, windows, and insulation.

2009 will be a year that most Americans will take a good look at their finances and make adjustments to ride out the challenging times we are facing. Your taxes might actually be able to save you some money in the coming years so I encourage you

to spend some time going over your taxes thoroughly. Just like when we say use a REALTOR® when buying a home...it is important that you talk with a licensed tax preparer about your taxes.

Robert F. Kevane is a licensed Certified Public Accountant and Treasurer for the San Diego Association of REALTORS®.

THE TAX MAN COMETH



JOHN T. ALTMAN

The Sandicor MLS had an estimated 795 short sales close escrow during the first two months of this year. That represents about 20% of the closings year to date. There were an estimated 6,290 active listing and 1,970 pending transactions as of the end of February, in total making up approximately 36% of the residential resale market. Those are the numbers...but what is the RISK?

Hopefully, you know that under the Mortgage Forgiveness Debt Relief Act of 2007 (H.R. 3648) there are guidelines that, when met, would not tax "cancellation of debt income." Further, this "protection" was extended to January 1, 2013, pursuant to H.R. 1424, so a qualifying owner occupant will get some relief for federal tax liability if they elect to short sale during the next four years. This also encourages the homeowner to seriously consider a short sale versus allowing the property to go into foreclosure, one of the Fed's current stated goals.

That is the good news...now for the bad news and your potential exposure. The State of California passed a law, SB 1055, that conforms in concept to the federal law. However, that bill was only for two years (expired January 1, 2009) and has not been extended. So every homeowner that sold a property with debt forgiveness this year has potentially created a California tax liability. In

addition, the agent/broker that represented the seller may find themselves at risk depending on the disclosures and comments that were made or are remembered by their client.

There is some positive news, however. Assemblymember Niello, 5th District Sacramento, has introduced AB 111 which, if passed, would correct or at least give homeowners some relief without forcing them to consider foreclosure to protect them from the tax man. These homeowners have lost everything, except their debt to the Franchise Tax Board. We all know there is a budget crisis, but talk about trying to get blood from a turnip...

Check out your client's situation, your exposure, and then pressure C.A.R. to get behind this or a similar bill to help our homeowners as Governor Schwarzenegger says he really wants to do. This inaction is currently killing deals, placing professionals at undue risk, and hurting homeowners, with no realistic benefit to the state. Best advice: Refer your client to a tax professional before moving forward, until the legislature provides us some relief.

John T. Altman, CCIM, CRB, CRS, ABR, SRES, CFS, GRI is President/CEO of The Art Of... Inc. and JT Altman & Associated, a residential resale brokerage company in San Diego. In addition, he is an instructor for the San Diego Association of REALTORS®; in the areas of Ethics, Agency and Prospecting. Formally, he had a top-rated real estate radio program, "The Real Estate Coach" on 1170AM/KCBQ. He is not a licensed tax professional.

The opinions in this column are not necessarily the opinions of the San Diego Association of REALTORS®, the California Association of REALTORS®, or the National Association of REALTORS®.



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SUMMARY OF COMMERCIAL REAL ESTATE SECTIONS OF H.R. 1

American Recovery and Reinvestment Act (Economic Stimulus)

In the \$787 billion stimulus package, officially titled the "American Recovery and Reinvestment Act," commercial real estate is supported through provisions that focus on green building and energy efficiency, as well as business tax incentives. The bill provides significant funds for state energy programs, which could be used to support commercial property owners' investment in energy efficiency upgrades and commercial property owners seeking to invest in alternative energy systems.

Green Building and Energy Efficiency:

- State Energy Program Funds: Commercial property owners seeking funds or tax breaks to offset the cost of energy efficiency upgrades will need to apply through city and state government programs, which will receive funds under the stimulus bill. States receiving funds are "encouraged to use federal funds for existing energy efficiency and renewable energy programs."
- Renewable Energy Loan Guarantees: Creates a temporary program to provide loan guarantees for renewable energy systems, electric power transmission systems that begin construction by September 30, 2011. This Department of Energy loan guarantee program for renewable energy projects would benefit commercial property owners seeking to invest in alternative energy systems for onsite power generation.
- Brownfields: \$100 million for competitive grants for evaluation and cleanup of former industrial and commercial sites - turning them from problem properties to pro-

ductive community use.

Business Tax Incentives:

(Of benefit to commercial real estate inasmuch as these provisions are intended to support those small businesses that occupy office space, retail space, warehouse space, etc.)

- Extension of Bonus Depreciation: Businesses are allowed to recover the cost of capital expenditures over time according to a depreciation schedule. Last year, Congress temporarily allowed businesses to recover the costs of capital expenditures made in 2008 faster than the ordinary depreciation schedule would allow by permitting these businesses to immediately write off 50 percent of the cost of depreciable property acquired in 2008 for use in the United States. The bill would extend this temporary benefit for capital expenditures incurred in 2009.
- Extension of Enhanced Small Business Expensing: In order to help small businesses quickly recover the cost of certain capital expenses, small business taxpayers may elect to write off the cost of these expenses in the year of acquisition in lieu of recovering these costs over time through depreciation. Until the end of 2010, small business taxpayers are allowed to write off up to \$125,000 (indexed for inflation) of capital expenditures, subject to a phase-out once capital expenditures exceed \$500,000 (indexed for inflation). Last year, Congress temporarily increased the amount that small businesses could write off for capital expenditures incurred in 2008 to \$250,000 and increased the phase-out threshold for 2008 to \$800,000. The bill would extend these temporary increases for capital expenditures incurred in 2009.

SDAR to offer NAR's Green Designation Course

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To complete the designation requirements, you must attend two days of live lecture, plus a six-hour online elective. All REALTORS® who pass the core course receive free Green Resource Council membership for the first year.

The core curriculum includes:

- Green building concepts, principles and practices
- Marketing to the green consumer
- The financial advantages of properties that are eco-friendly and energy efficient
- The significance of LEED, Energy Star and other rating systems
- Regulatory issues, zoning, and building codes as they relate to sustainability
- Advising clients seeking qualified "green" professionals
- Sustainable communities and land planning
- Green living: housekeeping, energy efficiency, and air quality
- Member support with referrals, marketing tools and consumer awareness campaigns

While real estate licensees may attend, they may not become Green Designees. This designation is for REALTORS® only.

Instructor:

Bob Hart, Chair
C.A.R. Green Task Force

Class Dates:

Wednesday April 22, and
Thursday April 23, 2009

Class Time:

8:30 a.m. – 5:00 p.m.

Check In:

30 minutes prior to start

Location:

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Price:

SDAR REALTORS®.....\$299
All Others.....\$349

Credit: No DRE Credit

Visit www.sdar.com to register.

- 5-Year Carry-back of Net Operating Losses for Small Businesses: Under current law, net operating losses may be carried back to the two taxable years before the year that the loss arises and carried forward to each of the succeeding 20 taxable years after the year that the loss arises. For 2008, the bill would extend the maximum NOL carry-

back period from two years to five years for small businesses with gross receipts of \$15 million or less.

Infrastructure Investment:

- Owners and investors in commercial real estate recognize the importance of infrastructure investment and included language to this effect in their recently passed "Commercial Economic Stimulus Plan."
- "Provide federal funding for capital improvements to our nation's infrastructure (transportation, roads, energy grids, etc)."

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IN MEMORY OF...

Long time SDAR member and La Jolla resident Sidney G. Gardner passed away on Friday, February 6, 2009. Sidney was born in St. Louis and came to San Diego after being stationed here while serving in the U.S. Navy. He served his country during World War II and was at Pearl Harbor. After owning a pawn shop for many years, Sidney became active in real estate and started Gardner Realtors with his wife Miriam. He is survived by his children, including Linda Gardner Lewis who is also an SDAR member.



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MICHAEL RUSSE

LET'S TWITTER

An ingenious marketing and communications tool, or a mindless waste of time? In the end, Twitter is all about what you decide to make of it.

In the real estate business, where networking and marketing are key to survival, it's easy to jump on the bandwagon of every new technology that promises to quickly spread the word about you and your services.

But before you spend your precious time trying to master every new online tool, you've got to evaluate whether it's really worth it. And in the case of Twitter, I think the vote is still out.

If you haven't heard about Twitter yet, here's a quick rundown: Twitter is a free, web-based "micro-blogging" service that allows you to send short (140-character maximum) text messages to everyone on your subscriber list (who are known in the Twitter world as your "followers").

You can send your brief Twitter updates (called "tweets") from your

mobile phone or your Twitter web page, among other mediums. If you're a "follower" of someone else, you can choose to receive "tweets" in any format you choose—on your phone, e-mail, RSS aggregator.

From a purely social networking perspective, it is easy, fast and very convenient, given all the means to send and receive your short tweets. It's also very addictive and completely free, not counting text-messaging fees if you use Twitter to send or receive on your mobile phone.

But as a serious business communications or real estate marketing tool, I still have my doubts. First of all, the 140-character message limitation puts a severe constraint on any kind of meaningful communication in a business context. You also have to build your base of "followers" in order for them to receive your tweets.

And while one-to-one private messaging is possible, Twitter was really

designed for one-too-many communications which makes private discussions about properties or offers somewhat problematic.

This isn't to say that some real estate practitioners have found good uses for Twitter. Some say it's a great way to keep agents within a brokerage or members of a team up to date on the status of a transaction. For example, you can send everyone in your group a message that says "Johnson deal is set to close on Tuesday at 2 p.m." Each person would just have to set up their mobile phone to receive your Twitter messages.

But before doing this, find out if everyone on your team really wants frequent text messages. Sometimes, a simple e-mail might suffice. If people have to pay for receiving individual text messages, there may even be a cost factor to consider.

To provide some balance to my skeptical point of view, I interviewed Andy Kaufman of Williams Realty in Berkeley, Calif., who is arguably the Twitter "Guru" of real estate agents.

Over the past year and a half he has amassed nearly 2,800 followers (he refers to this group as his "online village") and says social networking aspects of Twitter are invaluable. He's even working with one prospect he

met through Twitter. However, he feels the biggest business benefit is meeting other practitioners who use the new medium and want to develop referral relationships.

While Twitter may be the next great web application that's out of this world (NASA recently used Twitter to keep fans of the new Mars Lander up to date on its adventures), its use as an effective earth-bound business tool has yet to be proven.

Mr. Internet is the alter-ego of Michael J. Russer, a former real estate practitioner and a "serial entrepreneur" who has gained national recognition as an expert on doing business on the web. Today he is a speaker, trainer, consultant, and author of several books, including "The Obsolete Employee: How Businesses Succeed Without Employees and Love It," and "The Real Estate Website Accelerator." His web site is www.online-dominance.com.

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The following people have applied for membership in the San Diego Association of REALTORS®. Any objections to the admittance should be addressed in writing to the Membership Committee, San Diego Association of REALTORS®, P.O. BOX 85586, San Diego, CA, 92186-5586.

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Barbara Casler - Casler Realty
Victor Flores - Casablanca Realty
Eugene German - Investment Real Estate
Jorge Gonzalez - Regal Realty
Philip Gorgone - Philip Gorgone
Jonathan Gwin - Jonathan Gwin
Robert Jacobus - G&S Property Property Mgmt
Jeffrey Klubeck - Jeffrey Klubeck
Cheryl Lee - GMP Development Group, LLC.
Susanna Leung - Gold Medal Realty & Mortgage
Paul Martin - Paul D. Martin
Adam McCarty - Bottomline Realty
Henry Pena - Pena Realty
Barbara Pianko - The Phoenix Group SDRE
Geno Rodriguez - Safe Harbor Money Management
Vincent Saxton - San Diego Real Estate Ventures
Napoleon Taylor - Napoleon Taylor
Graciela Tello - GT Realty-Mortgage
John Warner - John Warner, Broker
Donald Wehner - Diversified Property Investment
Dustin Williams - RSI Financial Services

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Dennis Adams - Coldwell Banker Residential
Piedad Aguilar - Southern Calif. RE & Inv, Inc.
Debra Amar - Mikhalkin R.E. Consulting
Laura Anglin - Prudential California Realty
Kirsten Aristizabal - Coldwell Banker Residential
Karen Astorga - Prudential California Realty
Daniel Baker - Century 21 Award
Marc Barboza - Exit Stepping Stone Realty
Wivinia Bascos - Connect Realty.com, Inc.
Christian Bender - Classic Realty
Gina Benson - Aloha Pacific Realty & Mtg
Renz Benton - Prudential California Realty
Rebecca Bickmore - Ascent Real Estate, Inc.
Cory Binns - Realty Executives
Marilyn Bishop - Vertical Properties, INC.
Andrew Bloom - Parker Properties
Louis Capuano - Ascent Real Estate, Inc.
Connie Carroll - Century 21 United Brokers
Hector Casillas - Keller Williams North County
Sandra Chau - Gold Medal Realty & Mortgage
Bryan Clemons - House to Home Realty
Krista Cook - Odyssey Properties
Carmen Corona-Rodgers - R.B. Haley, Inc.
Miguel Cortes - Deborah McGhee
Eileen Craft - Realty Connex
Macon Crowder - Keller Williams Realty
Eric Davis - Keller Williams North County

Rebecca Delgado - Keller Williams North County
Donald Diaz - Associated Brokers Of La Jolla
Maria Diaz - Prudential California Realty
Freddy Espinoza - 24 K International Realty
Pedro Espinoza - Prudential California Realty
Susan Faubion - ZipRealty, Inc.
Bill Fennessey - Deborah McGhee
Holland Flocke - Willis Allen Real Estate
Gloria Flores - Equity Max Realty, Inc
James Freitas - A-Plus Homes
Ralph Frengel - Anthony Realty Group
Erika Fryer - Prudential California Realty
Patricia Garner - ZipRealty, Inc.
Candie Gomez - Prudential California Realty
Roberto Gonzalez - Prudential California Realty
Sam Gottlieb - Realty Executives Dillon
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Rachel Guenniche - G&S Property Property Mgmt
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Wayne Harris - County Properties
Rosa Hernandez Juarez - SREG Properties
Christopher Herring - Allison James Estates & Homes
Deborah Hignite - Realty Enterprise
Vicki Hoffman - TSV Investments, Inc.
Jim Hom - CENTURY 21 All Real Estate
James Hudlow - Bonanza Real Estate
Barbara Ingersoll - Prudential California Realty
Michelle Intaglietta - Realty Experts
Neli Ivanova - RealEstate.com
David Jacques - Keller Williams Carmel Valley
Mark Jones - Ascent Real Estate, Inc.
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Bryan Morgan - DH Grace, Inc.
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Aziza Nelson - Century 21 Award
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Salvador Vivero - SD Mortgage & Real Estate
Adrian Whittenburg - Engineered Solutions Realty
Lakeshia Williams - Century 21 Award
James Zoccola - Jelley Real Estate

Secondary Members

Designated REALTORS®

Laura Ferro - Laura Ferro
Anthony Rueda - Paragon Real Estate
James Walls - House to Home Realty

REALTORS®

Robb Fleischer - American Marketing Systems, Inc.
Steve Krescanko - Century 21 Award
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Seminar Dates:

Call for monthly class dates or to schedule an office presentation.



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Q: *Is there a legal reason that mediation might be required?*
A: Mediation is not legally required because the clause in the Real Estate Purchase Agreement is not mandatory. However, it does say that if you choose not to go to mediation, and you win in subsequent litigation, you will not be entitled to an award of attorneys' fees. So, if you want to preserve your right to attorneys' fees after litigation, you must mediate first.

Q: *What would you recommend for parties who want to make the most of their mediation?*
A: They should come prepared with the necessary documents, and have their arguments ready. Be prepared to listen to the other side because in most disputes, there are two sides to the story. It is also important begin the mediation with an open mind.

Q: *Should the parties to a mediation bring an attorney?*
A: Yes, if they can, but parties should be sure to get an attorney who believes in mediation and who is not just trying to run up his bill. For larger cases, an attorney might be recommended. On the other hand, it is not necessary to bring an attorney in all cases. If the parties are well-versed on the issues in dispute, they'll be okay mediating on their own. Another option would be to spend a couple of hours with an attorney beforehand to learn about your legal rights and liabilities, and then come to the mediation alone.

Q: *If you could give REALTOR® one piece of advice to help them avoid conflict, what would it be?*
A: Communicate, communicate, communicate. Keep the channels of communication open. Conflicts get out of hand because people aren't communicating adequately.

Emily Riley Guerrero, Esq. served as an intern in the Real Estate Mediation Center and is a licensed California Attorney.

Real Estate Mediation Center (REMC) Discount: SDAR members and their clients receive a 25% discount on hourly fees.

SDAR's mediation center, REMC, has been resolving residential and commercial real estate disputes since 1991. REMC offers the services of highly trained mediators comprised of REALTORS® and attorneys who specialize in real estate. Each mediator offers a neutral perspective, provides objective evaluations, establishes open communication, and assists parties in mutually resolving their dispute. If you would like more information please call (858) 715-8020 or visit www.realestatemediationcenter.com.

Education Schedule

Classes subject to change or cancellation.
Check www.sdar.com for current information.

March	Class Name	Time	SDAR	All Others	Credits	Presenter	
24	Know Your Disclosures: How to Succeed in a Risky Business	9:00 am – 4:00 pm	\$79	\$99	6 CP	Ed Estes, Esq.	March 22 – 31
28	Tempo Personal Preferences & Basics	9:00 am – 10:45 am	FREE	FREE	NA	Sandicor Trainer	
28	Tempo Prospecting with Client Gateway	11:00 am – 1:00 pm	FREE	FREE	NA	Sandicor Trainer	
31	Short Sales (held at Chula Vista Golf Course)	9:00 am – 11:00 am	\$15	\$20	NA	Jackie Oliver, Esq. and Arnie Fry	
April	Class Name	Time	SDAR	All Others	Credits	Presenter	
6	Asset Protection – Tax Savings Strategies	12:00 pm – 1:30 pm	\$15	\$25	NA	Anton Ewing	April 1–18
7	Tempo Personal Preferences & Basics	9:15 am – 11:15 am	FREE	FREE	NA	Sandicor Trainer	
7	Tempo Personal Defaults	12:15 pm – 1:15 pm	FREE	FREE	NA	Sandicor Trainer	
7	Tempo Prospecting with Client Gateway	1:30 pm – 4:30 pm	FREE	FREE	NA	Sandicor Trainer	
7	e-PRO® Workshop	1:30 pm – 3:00 pm	FREE	FREE	NA	Vicky Campbell	
8	RELAY® Lecture	9:00 am – 12:00 pm	\$5	\$15	NA	Nicole Knapp	
9	RELAY® Lab (Lecture is prerequisite)	9:00 am – 12:00 pm	\$35	\$42	NA	Kimber Backlund	
13	Tempo CMA's and Add/Edit Listing Maintenance	9:15 am – 11:15 am	FREE	FREE	NA	Sandicor Tranier	
13	Tempo Property Panorama & Broker Caravans/Tours	12:15 pm – 2:15 pm	FREE	FREE	NA	Sandicor Trainer	
13	Tempo Custom Reports	2:30 pm – 4:30 pm	FREE	FREE	NA	Sandicor Trainer	
14	Tempo Realist Tax	9:15 am – 11:15 am	FREE	FREE	NA	Sandicor Trainer	
14	Tempo Revise/Modify Prospect Records	12:15 am – 1:15 pm	FREE	FREE	NA	Sandicor Trainer	
14	Tempo Hot Sheet Reports	1:30 pm – 2:45 pm	FREE	FREE	NA	Sandicor Trainer	
14	Tempo Mobile MLS Access (WAP)	3:00 pm – 4:30 pm	FREE	FREE	NA	Sandicor Trainer	
15-16	Real Estate Professional Assistant (2-Day Course)	9:00 am – 4:00 pm	\$229	\$229	NA	J. Alan Sappenfield	
20-22	Conquering Contracts (3-Day Course) (held at Chula Vista Golf Course)	Mon: 8:30 am – 3:30 pm Tues: 8:30 am – 5:00 pm Wed: 8:30 am – 1:30 pm	\$299	\$399	19CP	Rick Waite, Esq. and Michael Spilger, Esq.	April 19–30
22-23	NAR's Green Designation Course (2 Days)	8:30 am – 5:00 pm	\$299	\$349	NA	Bob Hart	
23	WINForms® Online Lab	9:00 am – 12:00 pm	\$35	\$42	NA	Kimber Backlund	
28	Contract Essentials	8:00 am – 5:00 pm	\$89	\$105	8CP	Ed Estes, Esq.	
29-30	Pricing a Property & The Rules of Marketing (2 Days)	Wed: 9:00 am – 1:00 pm Thur: 9:00 am – 12:00 pm	\$131	\$141	7CP	Jackie Oliver, Esq.	

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APRIL 2009 CALENDAR OF EVENTS

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday					
All classes/events subject to change or cancellation. *Class/Event held off-site			1	SDAR Expo and Member Appreciation Day 9:00 a.m. – 5:00 p.m. Town and Country Resort, Mission Valley	2	3	One-Day Prep Course 8:30 a.m. – 5:00 p.m.	4			
5	Asset Protection – Tax Saving Strategies 12:00 p.m. – 1:30 p.m.	6	New Member Orientation* 8:30 a.m. – 5:00 p.m. (National University) REIE Exchangers 8:30 a.m. – 11:00 a.m. Tempo Basics & Preferences 9:15 a.m. – 11:15 a.m. Tempo Personal Defaults 12:15 p.m. – 1:15 p.m. Prospecting w/Client Gateway 1:30 p.m. – 4:30 p.m. e-PRO® Free Workshop 1:30 p.m. – 3:00 p.m.	7	RELAY® Lecture 9:00 a.m. – 12:00 p.m.	8	RELAY® Lab 9:00 a.m. – 12:00 p.m.	9	10	11	
12	CMA's and Add/Edit Listing Maintenance 9:15 a.m. – 11:15 a.m. Property Panorama and Broker Caravan/Tours 12:15 p.m. – 2:15 p.m. Tempo Custom Reports 2:30 p.m. – 4:30 p.m.	13	REIE Exchangers 8:30 a.m. – 11:00 a.m. Tempo Realist (Tax) 9:15 a.m. – 11:15 a.m. Revise/Modify Prospect Records 12:15 p.m. – 1:30 p.m. Tempo Hot Sheets Reports 1:30 p.m. – 2:45 p.m. Tempo Mobile MLS (WAP) 3:15 p.m. – 4:30 p.m.	14	Real Estate Professional Assistant (Day 1) 9:00 a.m. – 4:00 p.m.	15	Real Estate Professional Assistant (Day 2) 9:00 a.m. – 4:00 p.m.	16	Loan Modifications – Brown Bag Seminar 12:00 p.m. – 1:30 p.m.	17	18
19	Conquering Contracts* (Day 1) 8:30 a.m. – 3:30 p.m. (at Chula Vista Golf Course)	20	Conquering Contracts* (Day 2) 8:30 a.m. – 5:00 p.m. (at Chula Vista Golf Course) REIE Exchangers 8:30 a.m. – 11:00 a.m.	21	NAR's Green Designation Course (Day 1) 8:30 a.m. – 5:00 p.m. Conquering Contracts* (Day 3) 8:30 a.m. – 1:30 p.m. (at Chula Vista Golf Course)	22	NAR's Green Designation Course (Day 2) 8:30 a.m. – 5:00 p.m. WINForms® Online Lab 9:00 a.m. – 12:00 p.m.	23	24	Rebuilding Together Rehab Day* 8:00 a.m. – 5:00 p.m.	25
26	27	Contract Essentials 8:00 a.m. – 5:00 p.m. REIE Exchangers 8:30 a.m. – 11:00 a.m.	28	Pricing a Property 9:00 a.m. – 1:00 p.m.	29	The Rules of Marketing 9:00 a.m. – 12:00 p.m.	30	Thursday, April 2 SDAR Expo and Member Appreciation Day Town and Country Resort Mission Valley www.sdarexpo.com			

SDAR COMMITTEE MEETINGS	
6	Executive 2:00 p.m. – 5:00 p.m.
7	Housing Opportunities 9:00 a.m. – 11:00 a.m.
7	Bylaws 3:00 p.m. – 5:00 p.m.
8	Grievance 9:00 a.m. – 11:00 a.m.
8	Risk Management 12:00 p.m. – 3:00 p.m.
9	Communications 11:30 a.m. – 1:00 p.m.
10	Board of Directors 8:30 a.m. – 12:00 p.m.
14	Real Estate Trustees 9:00 a.m. – 11:00 a.m.
16	Information Systems 11:30 a.m. – 1:30 p.m.
16	Membership 2:00 p.m. – 4:00 p.m.
20	Election 9:00 a.m. – 11:00 a.m.
20	Events 9:30 a.m. – 11:00 a.m.
20	Budget & Finance 2:00 p.m. – 4:00 p.m.
22	Nominating 12:00 p.m. – 2:00 p.m.
22	Professional Standards Exec. 12:00 p.m. – 2:00 p.m.
23	REALTORS® Active in the Political Process (RAPP) 11:30 a.m. – 1:00 p.m.
24	Government Affairs 9:00 a.m. – 11:00 a.m.
28	C.A.R./NAR Leadership 12:00 p.m. – 2:00 p.m.
30	Executive 2:00 p.m. – 5:00 p.m.



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